

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Cabanillas & Associates, PC  
Paola D. Vera, Esq.  
120 Bloomingdale Rd., Suite 400  
White Plains, NY 10605  
914-385-0292

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In Re:

Luz M. Villafane

Debtor(s).

Case No.: 18-23886

Objection deadline: 11/8/22  
Chapter: 13  
Judge: RG

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**DEBTORS' OBJECTION TO THE CERTIFICATION OF DEFAULT FROM  
TRUSTEE**

The above named debtor, by and through her attorney of record, Paola D. Vera, Esq. of Cabanillas & Associates, P.C., hereby objects to the certification of the trustee and presents the Certification of Paola D. Vera and shows unto the court the following:

1. Debtor would like the opportunity to come current by 11/30/22.
2. Thereafter, Debtor wishes to not have her bankruptcy case dismissed.

11/1/22

/s/ Paola D. Vera  
Paola D. Vera, Esq.  
CABANILLAS & ASSOCIATES, PC  
4100 Kennedy Blvd.  
Union City, New Jersey 07087